



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [WESTERN ALLIANCE BANCORPORATION](#)

City/State [PHOENIX, AZ](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [52,775,070](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	46,548,456	30,181,740	31,284,682	24,903,129	21,320,475
Net income (\$000)	653,253	313,005	506,641	499,171	435,788
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.22	2.65	84	3.86	2.80	93	3.82	2.77	93	4.28	3.01	94	4.41	3.08	93
+ Non-interest income	0.85	1.09	44	0.22	1.21	3	0.22	1.21	3	0.21	1.32	4	0.26	1.31	5
- Overhead expense	1.77	2.21	21	1.59	2.59	12	1.58	2.57	9	1.92	2.69	18	2	2.71	15
- Provision for credit losses	-0.10	-0.12	46	0.70	0.66	59	0.40	0.51	32	0.07	0.15	31	0.11	0.14	45
+ Securities gains (losses)	0	0.01	38	0	0.03	35	0	0.02	32	0.01	0.01	74	-0.04	0	5
+ Other tax equivalent adjustments	0.01	0	93	0.03	0	96	0.02	0	97	0.01	0	88	0.01	0	92
= Pretax net operating income (tax equivalent)	2.41	1.76	86	1.81	0.91	91	2.11	1.04	96	2.54	1.56	94	2.52	1.57	95
Net operating income	1.87	1.34	87	1.38	0.70	91	1.62	0.81	96	2	1.19	97	2.04	1.24	95
Net income	1.87	1.34	87	1.38	0.71	90	1.62	0.82	95	2	1.19	97	2.04	1.24	95
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.64	3.12	82	4.39	3.64	90	4.30	3.55	89	5.37	4.41	89	5.25	4.24	91
Interest expense	0.23	0.26	55	0.36	0.58	22	0.32	0.52	22	0.79	1.08	32	0.58	0.86	27
Net interest income (tax equivalent)	3.41	2.85	81	4.03	3.05	90	3.99	3.01	91	4.57	3.33	93	4.67	3.38	92
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.12	21	0.06	0.28	19	0.06	0.27	19	0.02	0.21	11	0.07	0.22	27
Earnings coverage of net loan and lease losses (X)	169.20	26.30	93	49.17	20.97	86	50.45	22.91	87	182.08	24.40	93	51.61	21.75	88
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.71	1.32	12	1.19	1.58	29	1.03	1.58	16	0.80	0.83	47	0.86	0.90	47
Allowance for loan and lease losses / Total loans and leases	0.60	1.30	9	1.19	1.55	30	1.03	1.55	17	0.79	0.81	49	0.86	0.89	47
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.22	0.58	12	0.59	0.71	42	0.43	0.71	30	0.33	0.57	25	0.26	0.61	11
30-89 days past due loans and leases / Total loans and leases	0.23	0.29	50	0.09	0.37	15	0.04	0.39	3	0.07	0.43	6	0.09	0.44	10
Liquidity and Funding															
Net noncore funding dependence	1.61	-3.31	66	0.04	6.19	35	-5.34	3.20	27	6.01	14.45	25	7	16.62	21
Net short-term noncore funding dependence	0.40	-9.17	79	-0.17	-2.71	54	-5.52	-4.76	41	5.81	3.38	52	6.75	4.66	47
Net loans and leases / Total assets	77.86	58.81	90	77.11	63	86	73.43	61.58	83	78.13	63.77	90	75.98	63.98	83
Capitalization															
Tier 1 leverage ratio	7.87	9.07	17	9.29	9.05	59	9.19	9.13	52	10.63	9.76	75	10.95	9.71	84
Holding company equity capital / Total assets	8.55	10.79	15	9.67	11.12	29	9.36	11.16	24	11.25	12.43	36	11.31	12.22	45
Total equity capital (including minority interest) / Total assets	8.55	10.91	14	9.67	11.24	27	9.36	11.29	23	11.25	12.57	33	11.31	12.27	43
Common equity tier 1 capital / Total risk-weighted assets	8.72	12.64	1	10.01	12.26	16	9.92	12.38	10	10.61	12.17	26	10.69	12.12	30
Net loans and leases / Equity capital (X)	9.10	5.47	94	7.97	5.73	85	7.84	5.58	86	6.95	5.21	84	6.72	5.29	78
Cash dividends / Net income	13.42	27.22	24	24.29	49.74	22	19.98	42.30	20	10.28	33.12	13	0	27.31	5
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02				17.36
Growth Rates															
Assets	58.31	9.51	97	26.63	16.67	80	35.94	16.68	90	16.06	9.26	80	13.68	7	84
Equity capital	40.01	7.52	93	10.30	6.54	74	13.15	6.99	80	15.42	10.49	78	17.22	7.89	82
Net loans and leases	59.87	-0.66	97	28.60	12.75	84	27.77	9.07	87	19.35	9.10	85	17.41	7.89	86
Noncore funding	66.04	-21.64	98	-2.99	-6.57	56	-36	-12.18	22	-3.83	6.59	34	-15.48	10.67	10
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	16.89	10.65	75	5.38	13.73	36	5.06	13.56	35	5.56	13.04	45	5.75	13.37	47
Equity investment in subsidiaries / Equity capital	109.25	103.15	80	103.60	103.27	57	103.80	102.81	58	103.28	103.22	54	101.31	103.10	46
Cash from ops + noncash items + op expense / Op expense + dividends	145.60	155.61	54	164.49	142.45	71	139.24	147.24	56	187.65	190.27	54	486.23	174.91	96

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,044,841	838,173	1,137,095	1,087,658	907,765	24.66	125.24
Income from lease financing receivables.....	5,409	4,912	7,173	5,412	2,812	10.12	41.08
Fully taxable income on loans and leases.....	1,016,629	808,939	1,098,474	1,041,515	861,447	25.67	128.91
Tax-exempt income on loans and leases.....	33,621	34,146	45,794	51,555	49,130	-1.54	42.52
Estimated tax benefit on income on loans and leases.....	10,435	10,801	14,447	19,069	18,097	-3.40	-45.23
Income on loans and leases (tax equivalent).....	1,060,685	853,886	1,158,715	1,112,139	928,674	24.22	117.90
Investment interest income (tax equivalent).....	135,519	92,861	126,283	121,915	117,395	45.94	182.04
Interest on balances due from depository institutions.....	2,760	2,942	3,564	12,314	7,312	-6.19	46.89
Interest income on other earning assets.....	1,426	1,246	1,596	3,771	3,910	14.45	-33.33
Total interest income (tax equivalent).....	1,200,390	950,935	1,290,158	1,250,139	1,057,291	26.23	122.78
Interest on time deposits of \$250K or more	2,122	7,942	9,130	14,303	9,180	-73.28	
Interest on time deposits < \$250K.....	4,385	15,390	17,438	27,581	14,738	-71.51	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	28,240	36,404	43,801	116,521	66,546	-22.43	77.64
Interest on other borrowings and trading liabilities.....	20,348	2,906	3,535	7,101	8,892	600.21	718.17
Interest on subordinated debt and mandatory convertible securities	22,142	15,497	20,987	19,127	18,248	42.88	231.91
Total interest expense.....	77,237	78,139	94,891	184,633	117,604	-1.15	147.94
Net interest income (tax equivalent).....	1,123,153	872,796	1,195,267	1,065,506	939,687	28.68	121.23
Non-interest income.....	297,477	49,179	68,480	51,968	54,698	504.89	837.47
Adjusted operating income (tax equivalent)	1,420,630	921,975	1,263,747	1,117,474	994,385	54.09	163.37
Overhead expense.....	616,797	360,810	493,249	479,291	425,982	70.95	154.18
Provision for credit losses.....	-34,600	157,837	123,587	18,500	23,000		
Securities gains (losses)	3	230	230	3,152	-7,656	-98.70	-99.70
Other tax equivalent adjustments	2,187	6,744	7,704	2,946	2,983	-67.57	24.76
Pretax net operating income (tax equivalent).....	840,170	409,316	658,627	632,266	537,119	105.26	187.23
Applicable income taxes	159,805	68,929	115,914	105,055	74,540	131.84	113.03
Tax equivalent adjustments	27,112	27,382	36,072	28,040	26,791	-0.99	-1.38
Applicable income taxes (tax equivalent).....	186,917	96,311	151,986	133,095	101,331	94.08	82.34
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	653,253	313,005	506,641	499,171	435,788	108.70	243.82
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	653,253	313,005	506,641	499,171	435,788	108.70	243.82
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	653,253	313,005	506,641	499,171	435,788	108.70	243.82
Investment securities income (tax equivalent).....	135,519	92,861	126,283	121,915	117,395	45.94	182.04
US Treasury and agency securities (excluding mortgage-backed securities)	8	55	55	958	1,467	-85.45	-97.42
Mortgage-backed securities	54,764	47,116	60,997	76,304	75,307	16.23	103.42
All other securities	80,747	45,690	65,231	44,653	40,621	76.73	287.88
Cash dividends declared.....	87,636	76,028	101,237	51,330	0	15.27	
Common	87,636	76,028	101,237	51,330	0	15.27	
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021	09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.44	2.90	85	4.20	3.35	91	4.12	3.27	92	5.02	4	92	4.96	3.87	93
Less: Interest expense	0.22	0.24	55	0.35	0.54	26	0.30	0.48	24	0.74	0.98	33	0.55	0.79	28
Equals: Net interest income (tax equivalent)	3.22	2.65	84	3.86	2.80	93	3.82	2.77	93	4.28	3.01	94	4.41	3.08	93
Plus: Non-interest income	0.85	1.09	44	0.22	1.21	3	0.22	1.21	3	0.21	1.32	4	0.26	1.31	5
Equals: adjusted operating income (tax equivalent)	4.07	3.80	69	4.07	4.06	56	4.04	4.04	55	4.49	4.41	58	4.66	4.46	64
Less: Overhead expense	1.77	2.21	21	1.59	2.59	12	1.58	2.57	9	1.92	2.69	18	2	2.71	15
Less: Provision for credit losses	-0.10	-0.12	46	0.70	0.66	59	0.40	0.51	32	0.07	0.15	31	0.11	0.14	45
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	39	0	0.03	36	0	0.02	34	0.01	0.01	74	-0.04	0	5
Plus: other tax equivalent adjustments	0.01	0	93	0.03	0	96	0.02	0	97	0.01	0	88	0.01	0	92
Equals: Pretax net operating income (tax equivalent)	2.41	1.76	86	1.81	0.91	91	2.11	1.04	96	2.54	1.56	94	2.52	1.57	95
Less: Applicable income taxes (tax equivalent)	0.54	0.41	81	0.43	0.21	90	0.49	0.23	93	0.53	0.36	88	0.48	0.33	87
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.87	1.34	87	1.38	0.70	91	1.62	0.81	96	2	1.19	97	2.04	1.24	95
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.87	1.34	87	1.38	0.71	90	1.62	0.82	95	2	1.19	97	2.04	1.24	95
Memo: Net income (last four quarters)	1.94	1.30	90	1.51	0.81	93	1.62	0.82	95	2	1.19	97	2.04	1.24	95
Net income—BHC and noncontrolling (minority) interest	1.87	1.35	87	1.38	0.72	90	1.62	0.83	95	2	1.20	97	2.04	1.25	95
Margin Analysis															
Average earning assets / Average assets	94.45	93.09	66	95.71	92.11	89	95.87	92.32	88	93.53	91.05	77	94.46	91.48	81
Average interest-bearing funds / Average assets	48.51	61.98	6	52	64.67	8	52.30	64.06	8	54.35	65.57	11	51.91	65.56	8
Interest income (tax equivalent) / Average earning assets	3.64	3.12	82	4.39	3.64	90	4.30	3.55	89	5.37	4.41	89	5.25	4.24	91
Interest expense / Average earning assets	0.23	0.26	55	0.36	0.58	22	0.32	0.52	22	0.79	1.08	32	0.58	0.86	27
Net interest income (tax equivalent) / Average earning assets	3.41	2.85	81	4.03	3.05	90	3.99	3.01	91	4.57	3.33	93	4.67	3.38	92
Yield or Cost															
Total loans and leases (tax equivalent)	4.22	4.07	63	4.82	4.35	77	4.79	4.27	78	5.85	5.09	86	5.84	4.95	89
Interest-bearing bank balances	0.13	0.13	60	0.51	0.36	81	0.32	0.27	68	2.65	2.04	81	2.20	1.64	85
Federal funds sold and reverse repos	0	0.25	21	0.97	0.75	70	0.96	0.68	74	2.33	2.44	55	2.27	2.17	64
Trading assets	0	0.45		0.65			0.60			0.99			1.11		
Total earning assets	3.56	3.09	81	4.29	3.61	87	4.21	3.51	86	5.26	4.36	89	5.13	4.20	90
Investment securities (tax equivalent)	2.49	1.77	90	3	2.36	90	2.91	2.25	91	3.40	2.76	88	3.12	2.68	80
US Treasury and agency securities (excluding mortgage-backed securities)	0.05	1.23	3	13.75	1.85	99	13.75	1.75	99	2.85	2.32	83	2.59	2.05	83
Mortgage-backed securities	1.77	1.55	71	2.39	2.17	71	2.23	2.05	66	2.91	2.61	87	2.91	2.50	89
All other securities	3.23	2.85	67	4.05	3.28	79	3.94	3.24	78	4.11	4.06	67	4.36	4.20	75
Interest-bearing deposits	0.22	0.22	55	0.45	0.60	38	0.40	0.53	39	0.80	1.10	28	0.54	0.81	26
Time deposits of \$250K or more	0.57	0.70	38	1.53	1.53	46	1.37	1.42	40	2.03	1.96	54	1.44	1.44	48
Time deposits < \$250K	0.47	0.67	27	1.45	1.47	47	1.29	1.36	44	1.87	1.82	48	1.29	1.29	47
Other domestic deposits	0.19	0.16	69	0.37	0.41	46	0.32	0.36	46	1.08	0.93	65	0.77	0.67	66
Foreign deposits	0	0.12		0.48			0.42			1.19			0.97		
Federal funds purchased and repos	0.11	0.18	50	0.53	0.71	51	0.51	0.62	56	1.72	1.86	45	1.17	1.51	38
Other borrowed funds and trading liabilities	1.99	1.29	77	0.38	1.54	6	0.37	1.50	7	1.42	2.38	8	2	2.28	31
All interest-bearing funds	0.46	0.38	68	0.66	0.82	36	0.58	0.74	34	1.36	1.49	44	1.06	1.19	43

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	297,477	49,179	68,480	51,968	54,698
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	19,776	16,078	21,609	22,090	21,184
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	5	147	156	0	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	-58,550	177	211	336	429
Net securitization income	110,790	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	148,447	1,335	-184	-3,128	2,629
Other non-interest income.....	77,009	31,442	46,688	32,670	30,456
Total overhead expenses	616,797	360,810	493,249	479,291	425,982
Personnel expense.....	346,069	220,455	303,583	279,274	253,238
Net occupancy expense.....	31,433	25,752	34,166	32,507	29,404
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	4,187	1,120	1,619	1,547	1,594
Other operating expenses.....	235,108	113,483	153,881	165,963	141,746
Fee income on mutual funds and annuities.....	5	147	156	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,178	1,825	1,937	1,865	1,813
Average personnel expense per employee.....	108.90	120.80	156.73	149.74	139.68
Average assets per employee.....	14,647.09	16,537.94	16,151.10	13,352.88	11,759.78

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0	2.14	22	0.30	2.09	26	0.23	2.02	27	0	2.72	10	0	3.08
Overhead expenses / Net Interest Income + non-interest income	44.19	58.85	10	40.03	62.06	3	39.93	62.28	3	43.88	61.29	4	43.89	60.88
Percent of Average Assets														
Total overhead expense	1.77	2.21	21	1.59	2.59	12	1.58	2.57	9	1.92	2.69	18	2	2.71
Personnel expense.....	0.99	1.23	23	0.97	1.30	18	0.97	1.30	19	1.12	1.41	26	1.19	1.44
Net occupancy expense.....	0.09	0.24	7	0.11	0.26	7	0.11	0.26	7	0.13	0.28	7	0.14	0.28
Other operating expenses.....	0.69	0.72	54	0.51	0.95	11	0.50	0.94	10	0.67	0.97	26	0.67	0.97
Overhead less non-interest income	0.91	1.08	31	1.38	1.27	61	1.36	1.25	57	1.72	1.32	76	1.74	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	43.42	58.34	9	39.13	61.60	2	39.03	61.82	2	42.89	60.64	4	42.84	60.37
Personnel expense.....	24.36	32.89	15	23.91	32.31	10	24.02	32.36	13	24.99	32.39	17	25.47	32.51
Net occupancy expense.....	2.21	6.26	7	2.79	6.55	7	2.70	6.58	5	2.91	6.52	7	2.96	6.48
Other operating expenses.....	16.84	18.68	43	12.43	22.16	3	12.30	22.28	3	14.99	21.20	11	14.41	20.90
Total non-interest income	20.94	28.20	35	5.33	28.52	3	5.42	28.83	3	4.65	29.23	2	5.50	28.50
Fiduciary activities income	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14
Service charges on domestic deposit accounts	1.39	3.25	20	1.74	3.23	26	1.71	3.27	26	1.98	3.88	27	2.13	4.15
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	0	2.46	13	0.02	2.59	13	0.01	2.46	13	0	3.54	5	0	3.42
Insurance activities revenue.....	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	-4.12	0.56	0	0.02	-0.04	58	0.02	0.01	56	0.03	0.28	38	0.04	0.65
Net securitization income	7.80	0.01	99	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	10.45	3.64	87	0.14	3.74	22	-0.01	3.92	10	-0.28	1.86	6	0.26	1.61
Other non-interest income.....	5.42	9.39	27	3.41	9.49	11	3.69	9.65	11	2.92	10.04	7	3.06	9.86
Overhead less non-interest income	22.48	29.67	26	33.80	31.97	53	33.61	31.93	51	38.24	31.06	68	37.34	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.02	21.49	22	16.84	18.64	30	17.60	18.63	36	16.62	20.56	19	13.88	19.04
Applicable income tax + TE / Pretax net operating income + TE	22.25	23.11	39	23.53	22.16	63	23.08	21.18	61	21.05	23.23	30	18.87	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	24,498,311	11,969,921	12,365,507	11,335,425	9,560,425	104.67	248.22	
Commercial and industrial loans	9,448,587	7,518,872	7,635,774	5,221,832	4,358,522	25.66	186.13	
Loans to individuals	13,766	8,984	10,427	10,983	14,355	53.23	5.88	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	8	261	310	143	930	-96.93	-99.00	
Other loans and leases	7,378,387	6,515,980	7,041,000	4,554,913	3,776,397	13.24	175.08	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	41,339,059	26,014,018	27,053,018	21,123,296	17,710,629	58.91	217.17	
Less: Allowance for loan and lease losses	246,861	310,560	278,954	167,797	152,717	-20.51	100.89	
Net loans and leases	41,092,198	25,703,458	26,774,064	20,955,499	17,557,912	59.87	218.28	
Debt securities that reprice or mature in over 1 year	6,253,486	4,207,483	4,921,785	3,785,903	3,521,304	48.63	147.35	
Mutual funds and equity securities	178,357	160,561	167,275	138,701	115,061	11.08	20.32	
Subtotal	47,524,041	30,071,502	31,863,124	24,880,103	21,194,277	58.04	204.89	
Interest-bearing bank balances	620,033	1,254,842	2,497,521	248,619	318,519	-50.59	253.64	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	1,167,729	272,219	348,615	45,514	58,589	328.97	3219.11	
Trading assets	0	0	0	0	0		-100.00	
Total earning assets	49,321,138	31,598,563	34,716,130	25,174,236	21,571,385	56.09	212.18	
Non-interest-bearing cash and due from depository institutions	297,844	163,893	174,195	185,977	180,053	81.73	64.78	
Premises, fixed assets, and leases	244,143	190,289	193,784	192,428	117,306	28.30	104.11	
Other real estate owned	11,478	8,591	1,436	13,850	17,924	33.60	-76.84	
Investment in unconsolidated subsidiaries	2,524	2,525	2,525	2,524	2,524	-0.04	0.00	
Intangible and other assets	2,902,482	1,377,609	1,379,761	1,252,933	1,220,294	110.69	225.67	
Total assets	52,775,070	33,335,506	36,461,042	26,821,948	23,109,486	58.31	209.67	
Quarterly average assets	51,234,433	32,425,713	34,593,508	26,408,103	22,502,727	58.01	203.00	
Average loans and leases (YTD)	33,478,663	23,619,939	24,208,925	19,019,088	15,894,905	41.74	178.45	
Memoranda								
Loans held-for-sale	6,537,126	20,764	0	21,803	0	31382.98	30537.51	
Loans not held-for-sale	34,801,933	25,993,254	27,053,018	21,101,493	17,710,629	33.89	167.45	
Real estate loans secured by 1–4 family	13,989,957	2,387,135	2,434,596	2,147,664	1,204,355	486.06	5047.02	
Commercial real estate loans	10,500,336	9,574,146	9,922,734	9,177,426	8,350,089	9.67	55.40	
Construction and land development	2,938,185	2,269,875	2,431,281	1,904,904	2,114,684	29.44	112.95	
Multifamily	198,049	210,495	192,288	221,416	161,591	-5.91	-7.40	
Nonfarm nonresidential	7,364,102	7,093,776	7,299,165	7,051,106	6,073,814	3.81	42.63	
Real estate loans secured by farmland	8,018	8,640	8,177	10,335	5,981	-7.20	20.52	
Total investment securities	7,608,907	4,640,263	5,444,545	3,970,118	3,694,954	63.98	180.61	
U.S. Treasury securities	10,000	600	0	999	1,984	1566.67	294.32	
US agency securities (excluding mortgage-backed securities)	0	0	0	10,000	38,188		-100.00	
Municipal securities	2,140,990	1,507,853	1,748,880	1,047,734	841,573	41.99	369.64	
Mortgage-backed securities	3,913,509	2,751,257	3,077,916	2,635,541	2,554,824	42.24	97.12	
Asset-backed securities	973,228	8,176	153,757	10,142	15,327	11803.47	9123.16	
Other debt securities	392,823	211,816	296,717	127,001	127,997	85.45	684.50	
Mutual funds and equity securities	178,357	160,561	167,275	138,701	115,061	11.08	20.32	
Available-for-sale securities	6,383,608	3,975,225	4,708,511	3,346,310	3,276,988	60.58	140.06	
U.S. Treasury securities	10,000	600	0	999	1,984	1566.67	294.32	
US agency securities (excluding mortgage-backed securities)	0	0	0	10,000	38,188		-100.00	
Municipal securities	1,319,979	1,003,376	1,180,121	562,627	538,668	31.55	227.17	
Mortgage-backed securities	3,687,578	2,751,257	3,077,916	2,635,541	2,554,824	34.03	85.74	
Asset-backed securities	973,228	8,176	153,757	10,142	15,327	11803.47	9123.16	
Other debt securities	392,823	211,816	296,717	127,001	127,997	85.45	684.50	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	45,156	43,663	43,064	31,154	-4,257	3.42	1270.02	
Available-for-sale securities appreciation (depreciation)	57,109	98,639	122,151	28,382	-62,900	-42.10	35.48	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,265,359	830,364	778,019	962,490	766,869	172.82	165.23	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	21,058,188	13,013,014	13,463,294	8,537,905	7,456,141	61.82	274.38
NOW, ATS and transaction accounts	4,954,306	3,554,619	4,396,374	2,760,865	2,555,609	39.38	7133.09
Time deposits less brokered deposits < \$250K	282,733	192,663	532,873	603,634	487,021	46.75	
MMDA and other savings accounts	17,440,104	10,574,843	12,413,361	9,120,748	7,330,709	64.92	143.65
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	43,735,331	27,335,139	30,805,902	21,023,152	17,829,480	60.00	238.50
Time deposits of \$250K or more	418,819	593,353	569,800	721,057	629,721	-29.41	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	416,089	19,688	16,006	16,675	278,411	2013.41	837.73
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	32,596	10,000	5,000	0	235,000	225.96	
Other borrowings w/remaining maturity over 1 year	557,619	0	0	0	0	0	
Brokered deposits < \$250K	1,128,435	914,904	554,759	1,052,284	718,246	23.34	
Noncore funding	2,553,558	1,537,945	1,145,565	1,790,016	1,861,378	66.04	62.92
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	1,064,950	618,772	548,671	393,563	360,458	72.11	178.10
Other liabilities	907,244	619,604	547,410	598,469	444,436	46.42	188.21
Total liabilities	48,261,083	30,111,460	33,047,548	23,805,200	20,495,752	60.27	217.82
Equity Capital							
Perpetual preferred stock (including surplus)	294,470	0	0	0	0	0.00	0.00
Common stock	10	10	10	10	10	0.00	0.00
Common surplus	1,695,750	1,383,537	1,390,923	1,374,141	1,417,724	22.57	21.60
Retained earnings	2,567,055	1,833,012	2,001,439	1,680,317	1,282,705	40.05	467.13
Accumulated other comprehensive income	42,592	78,585	92,257	25,008	-33,622	-45.80	17.04
Other equity capital components	-85,890	-71,098	-71,135	-62,728	-53,083		
Total holding company equity capital	4,513,987	3,224,046	3,413,494	3,016,748	2,613,734	40.01	143.03
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	4,513,987	3,224,046	3,413,494	3,016,748	2,613,734	40.01	143.03
Total liabilities and capital	52,775,070	33,335,506	36,461,042	26,821,948	23,109,486	58.31	209.67
Memoranda							
Non-interest-bearing deposits	21,058,188	13,013,014	13,463,294	8,537,905	7,456,141	61.82	274.38
Interest-bearing deposits	24,224,397	15,830,382	18,467,167	14,258,588	11,721,306	53.02	174.70
Total deposits	45,282,585	28,843,396	31,930,461	22,796,493	19,177,447	56.99	213.52
Long-term debt that reprices within 1 year	239,317	150,000	75,000	0	0	59.54	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,413,494	3,016,748	3,016,748	2,613,734	2,229,698		
Accounting restatements	0	-24,947	-24,947	0	0		
Net income	653,253	313,005	506,641	499,171	435,788		
Net sale of new perpetual preferred stock	294,470	0	0	0	0		
Net sale of new common stock	304,828	-49,939	-42,553	-93,812	-9,423		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	14,756	8,370	8,407	9,646	12,910		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	87,636	76,028	101,237	51,330	0		
Change in other comprehensive income	-49,666	53,577	67,249	58,631	-29,419		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	4,513,987	3,224,046	3,413,494	3,016,748	2,613,734		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	46.42	36.06	75	35.91	36.66	41	33.91	36.22	38	42.26	37.78	50	41.37	37.19	50
Commercial and industrial loans	17.90	11.11	81	22.56	14.40	87	20.94	13.52	85	19.47	12.02	80	18.86	12.85	74
Loans to individuals	0.03	3.60	7	0.03	3.57	6	0.03	3.40	6	0.04	4.20	7	0.06	4.31	6
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0	0.21	22	0	0.20	25	0	0.19	27	0	0.24	24	0	0.30	31
Other loans and leases.....	13.98	4.26	94	19.55	4.66	96	19.31	4.63	96	16.98	5.01	95	16.34	5	96
Net loans and leases.....	77.86	58.81	90	77.11	63	86	73.43	61.58	83	78.13	63.77	90	75.98	63.98	83
Debt securities over 1 year.....	11.85	18.32	24	12.62	14.80	38	13.50	15.55	39	14.11	14.60	53	15.24	14.63	57
Mutual funds and equity securities	0.34	0.05	94	0.48	0.06	97	0.46	0.05	97	0.52	0.06	98	0.50	0.06	97
Subtotal	90.05	78.17	93	90.21	79.07	93	87.39	78.16	88	92.76	79.65	97	91.71	79.97	97
Interest-bearing bank balances	1.17	9.37	5	3.76	6.40	34	6.85	7.51	49	0.93	3.06	23	1.38	3.04	37
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	2.21	1.51	72	0.82	1.85	36	0.96	1.68	40	0.17	1.91	12	0.25	1.96	20
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	93.46	91.57	71	94.79	90.87	91	95.21	91.05	96	93.86	89.53	91	93.34	89.74	85
Non-interest cash and due from depository institutions.....	0.56	0.99	18	0.49	1.03	10	0.48	1.07	11	0.69	1.14	20	0.78	1.21	21
Other real estate owned.....	0.02	0.01	72	0.03	0.03	61	0	0.02	28	0.05	0.03	75	0.08	0.04	78
All other assets.....	5.99	7.39	33	4.74	8.03	10	4.33	7.82	7	5.45	9.27	12	5.88	8.98	19
Memoranda															
Short-term investments	3.39	12.31	11	4.58	10.21	29	7.81	11.17	37	1.10	7.63	9	1.63	7.80	20
U.S. Treasury securities.....	0.02	1.18	33	0	0.91	32	0	0.84	17	0	1.03	30	0.01	1.04	37
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	10	0	0.63	11	0.04	0.54	30	0.17	0.69	48
Municipal securities	4.06	1.70	80	4.52	1.60	85	4.80	1.69	85	3.91	1.34	84	3.64	1.62	81
Mortgage-backed securities	7.42	13.46	22	8.25	11.20	36	8.44	11.75	37	9.83	11.44	39	11.06	11.13	51
Asset-backed securities	1.84	0.47	86	0.02	0.31	55	0.42	0.32	74	0.04	0.28	59	0.07	0.33	62
Other debt securities	0.74	0.51	69	0.64	0.40	74	0.81	0.42	76	0.47	0.39	69	0.55	0.41	73
Loans held-for-sale.....	12.39	0.50	96	0.06	0.52	26	0	0.52	7	0.08	0.39	32	0	0.30	8
Loans held for investment	65.94	58.34	73	77.97	63.22	90	74.20	61.72	86	78.67	63.50	90	76.64	63.93	84
Real estate loans secured by 1–4 family	26.51	11.57	93	7.16	12.28	28	6.68	11.91	28	8.01	13.29	29	5.21	13.46	20
Revolving	0.73	1.44	33	0.80	1.72	32	0.78	1.66	31	0.74	2.07	30	0.37	2.27	21
Closed-end, secured by first liens	25.77	9.73	94	6.35	10.10	33	5.88	9.81	31	7.24	10.69	33	4.80	10.57	25
Closed-end, secured by junior liens	0.01	0.19	12	0.01	0.24	13	0.01	0.22	13	0.03	0.28	19	0.04	0.31	21
Commercial real estate loans	19.90	22.35	40	28.72	22.30	62	27.21	22.22	61	34.22	22.23	76	36.13	21.58	81
Construction and land development	5.57	3.40	79	6.81	3.47	81	6.67	3.40	82	7.10	3.44	83	9.15	3.51	93
Multifamily	0.38	3.32	9	0.63	3.10	18	0.53	3.12	13	0.83	3.01	21	0.70	2.72	19
Nonfarm nonresidential	13.95	14.65	47	21.28	14.72	71	20.02	14.72	68	26.29	14.69	84	26.28	14.44	84
Real estate loans secured by farmland	0.02	0.35	33	0.03	0.33	35	0.02	0.33	36	0.04	0.36	40	0.03	0.41	38

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	59.26	60.51	39	46.01	56.15	28	45.71	57.15	27	53.66	57.46	41	53.98	56.49	44
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	33.84	20	87	9.18	19.51	20	9	19.43	20	10.17	20.75	20	6.80	21.10	10
Real estate loans secured by 1–4 family.....	0.94	2.47	27	1.03	2.66	26	1.06	2.64	27	0.94	3.15	26	0.48	3.50	18
Revolving	32.91	17.35	90	8.15	16.64	22	7.94	16.59	21	9.23	17.39	22	6.32	17.39	17
Closed-end.....	25.40	37.13	28	36.80	33.63	50	36.68	34.63	48	43.45	33.52	64	47.15	32.14	75
Construction and land development.....	7.11	5.69	63	8.73	5.18	77	8.99	5.26	79	9.02	5.09	78	11.94	5.20	89
1–4 family.....	1.59	1.19	69	2.29	0.94	80	2.16	0.93	79	2.42	0.94	82	3.53	1.02	92
Other.....	5.52	4.46	60	6.44	4.09	75	6.83	4.19	79	6.60	4.02	76	8.41	4.05	87
Multifamily.....	0.48	5.41	6	0.81	4.78	11	0.71	4.96	8	1.05	4.69	15	0.91	4.10	14
Nonfarm nonresidential	17.81	24.45	33	27.27	22.19	63	26.98	22.93	58	33.38	22.15	74	34.29	21.40	78
Owner-occupied.....	4.35	8.31	28	7.56	7.46	54	7.04	7.68	50	9.94	7.72	62	11.77	8.03	73
Other.....	13.47	15.83	40	19.71	14.52	70	19.94	14.95	66	23.44	14.34	81	22.52	13.38	84
Real estate loans secured by farmland.....	0.02	0.61	31	0.03	0.52	33	0.03	0.54	34	0.05	0.55	38	0.03	0.63	36
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	22.86	19.45	63	28.90	22.98	73	28.23	22.17	73	24.72	19.53	71	24.61	20.32	67
Loans to individuals	0.03	6.58	6	0.03	6.23	6	0.04	6.13	6	0.05	7.13	6	0.08	7.36	5
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0	0.38	22	0	0.31	25	0	0.32	25	0	0.37	23	0.01	0.46	29
Other loans and leases.....	17.85	8.42	84	25.05	9.11	90	26.03	9.09	90	21.56	9.85	84	21.32	9.66	89
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	584.65	383.43	88	369.44	387.92	42	365.33	381.27	41	385.14	391.26	44	369.98	379.80	45
Real estate loans secured by 1–4 family.....	333.87	124.74	94	73.68	130.23	30	71.93	125.03	28	72.97	138.18	27	46.61	137.84	16
Revolving	9.24	15.53	41	8.25	18.32	32	8.44	17.42	32	6.72	21.26	29	3.27	23.33	19
Closed-end.....	324.63	107.54	95	65.42	110.40	30	63.49	106.14	31	66.25	115.20	29	43.33	112.79	20
Commercial real estate loans	250.59	238.58	53	295.49	237.16	60	293.16	234.65	60	311.82	229.44	66	323.14	219.72	70
Construction and land development.....	70.12	36.07	84	70.06	36.48	82	71.83	35.62	83	64.72	34.95	77	81.84	35.36	90
1–4 family.....	15.69	7.44	81	18.39	6.64	85	17.24	6.34	84	17.37	6.61	85	24.21	7.04	91
Other.....	54.43	28.34	85	51.67	28.60	80	54.59	28.16	85	47.35	27.32	76	57.62	27.26	87
Multifamily.....	4.73	35.29	9	6.50	32.93	16	5.68	32.74	13	7.52	31.04	18	6.25	27.85	18
Nonfarm nonresidential	175.74	156.30	56	218.94	156.60	69	215.65	155.06	67	239.57	152.10	77	235.05	147.22	77
Owner-occupied.....	42.88	52.63	43	60.69	52.43	61	56.30	52.37	56	71.32	53.07	67	80.70	54.89	70
Other.....	132.86	100.99	66	158.25	101.87	74	159.34	100.54	75	168.26	97.41	79	154.35	91.80	79
Real estate loans secured by farmland.....	0.19	3.67	33	0.27	3.43	35	0.24	3.44	35	0.35	3.60	39	0.23	4.02	37
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	225.49	116.17	90	232.06	150.16	86	225.59	139.91	85	177.42	122.02	76	168.67	128.82	67
Loans to individuals	0.33	36.56	7	0.28	36.83	6	0.31	37.47	8	0.37	43.51	7	0.56	42.67	6
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0	2.03	22	0.01	1.99	25	0.01	1.88	26	0	2.18	23	0.04	2.72	29
Other loans and leases.....	176.09	47.63	94	201.11	49.92	95	208.02	49.54	96	154.76	52.44	92	146.14	51.79	94
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.67	29.25	35	30.74	26.62	58	31.85	27.32	57	35.08	26.45	68	36.43	24.79	79
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	223.63	187.63	59	246.79	186.45	65	254.53	183.76	73	251.77	178.57	71	249.69	167.93	73
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	266.52	244.92	53	307.49	243.47	61	310.83	240.85	64	323.09	236.10	69	330.39	225.98	72

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	3.39	12.31	11	4.58	10.21	29	7.81	11.17	37	1.10	7.63	9	1.63	7.80	20
Liquid assets	5.63	29.12	1	8.63	24.65	4	11.64	26.22	11	7.28	22.44	3	9.39	22.72	5
Investment securities	14.42	20.37	29	13.92	17.19	35	14.93	17.85	37	14.80	16.99	44	15.99	17.27	48
Net loans and leases	77.86	58.81	90	77.11	63	86	73.43	61.58	83	78.13	63.77	90	75.98	63.98	83
Net loans, leases and standby letters of credit	78.17	59.61	90	77.56	63.89	86	73.92	62.48	82	78.70	64.84	88	76.80	65.07	83
Core deposits	82.87	75.52	82	82	69.20	90	84.49	70.67	96	78.38	63.09	89	77.15	62.13	86
Noncore funding	4.84	10.15	32	4.61	15.53	12	3.14	14.13	6	6.67	19.36	12	8.05	21.34	10
Time deposits of \$250K or more	0.79	1.67	27	1.78	2.35	45	1.56	2.11	42	2.69	2.94	53	2.72	2.89	52
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.79	1.19	53	0.06	1.44	25	0.04	1.47	24	0.06	1.94	20	1.20	1.97	51
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.79	0.54	64	0.06	0.59	40	0.04	0.54	41	0.06	0.48	37	1.20	0.54	65
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.06	0.88	38	0.03	1.75	18	0.01	1.24	21	0	3.01	1	1.02	3.67	26
Earning assets that reprice within 1 year	40.19	38.80	50	47.14	38.76	72	50.53	39.38	79	42.82	39.29	61	45.41	40.29	70
Interest-bearing liabilities that reprice within 1 year	3.26	6.64	24	4.69	8.86	29	4.16	8.20	26	8.42	10.19	44	7.39	10.01	41
Long-term debt that reprices within 1 year	0.45	0.27	78	0.45	0.52	71	0.21	0.47	64	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	36.48	30.83	60	42	27.76	83	46.17	29.11	87	34.40	26.63	69	38.03	27.38	76
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.61	-3.31	66	0.04	6.19	35	-5.34	3.20	27	6.01	14.45	25	7	16.62	21
Net short-term noncore funding dependence	0.40	-9.17	79	-0.17	-2.71	54	-5.52	-4.76	41	5.81	3.38	52	6.75	4.66	47
Short-term investment / Short-term noncore funding	90.45	304.29	18	103.55	149.65	45	262.01	184.19	72	16.90	77.77	21	20.85	66.46	31
Liquid assets - short-term noncore funding / Nonliquid assets	2	36.72	10	4.60	24.47	19	9.80	28.18	22	0.85	16.97	19	1.72	16.04	26
Net loans and leases / Total deposits	90.75	73.05	87	89.11	82.06	68	83.85	79.43	64	91.92	90.31	49	91.56	90.08	51
Net loans and leases / Core deposits	93.96	78.83	80	94.03	92.26	58	86.91	88.34	56	99.68	103.93	48	98.48	105	41
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.13	0.50	74	1.46	1.73	53	1.36	1.57	55	1.12	0.72	71	-0.18	-0.82	59
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.43	1.06	65	3.30	4.54	44	3.87	4.31	55	1.02	1.36	46	-2.59	-1.98	36
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	13.76	13.65	61	10.87	11.41	59	10.45	11.38	57	12.22	12.67	57	8.20	16.19	42
Available-for-sale securities	83.90	84.59	36	85.67	86.72	36	86.48	87.23	37	84.29	85.40	37	88.69	81.88	53
U.S. Treasury securities	0.13	6.01	32	0.01	5.26	33	0	4.72	16	0.03	6.15	28	0.05	6.99	36
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0	3.94	10	0	4.01	10	0.25	3.49	32	1.03	4.02	46
Municipal securities	28.14	8.38	87	32.49	9.87	87	32.12	9.83	88	26.39	7.75	88	22.78	9.16	86
Mortgage-backed securities	51.43	66.09	26	59.29	66.61	37	56.53	66.64	34	66.38	67.43	46	69.14	65.45	52
Asset-backed securities	12.79	2.45	91	0.18	1.91	56	2.82	1.91	72	0.26	1.66	58	0.41	2.05	61
Other debt securities	5.16	3.01	75	4.56	2.93	76	5.45	3.01	76	3.20	2.94	69	3.46	2.79	70
Mutual funds and equity securities	2.34	0.29	96	3.46	0.38	96	3.07	0.35	97	3.49	0.40	96	3.11	0.42	96
Debt securities 1 year or less	15.35	8.18	82	5.87	11.25	32	6.40	10.55	41	1.15	11.86	8	1.59	11.91	14
Debt securities 1 to 5 years	1.03	17.39	7	43.56	17.70	88	28.05	17.03	75	34.47	17.94	79	2.17	19.18	16
Debt securities over 5 years	81.16	72.07	59	47.12	68.10	20	62.35	69.86	34	60.89	66.02	36	93.13	64.73	89
Pledged securities	29.77	33.37	46	17.89	37.16	29	14.29	35.67	24	24.24	30.57	46	20.75	33.30	40
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	17.07	64.27	35	127.50	124.80	61	867.64	183.32	93	-22	26.69	17	30.44	6.77	78
Investment securities	63.98	32.48	77	13.68	20.30	43	37.14	23.62	75	7.45	11.75	55	-1.59	9.42	26
Core deposits	60	16.96	96	30.48	26	73	46.53	26.88	89	17.91	11.23	75	17.41	7.29	84
Noncore funding	66.04	-21.64	98	-2.99	-6.57	56	-36	-12.18	22	-3.83	6.59	34	-15.48	10.67	10

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			9,716,754	8,651,329	7,794,053
Commit: Secured commercial real estate loans	3,565,999	2,698,722	3,032,649	2,813,021	2,586,981
Commit: Unsecured real estate loans	303,131	273,129	326,089	99,771	218,290
Credit card lines (reported semiannually, June/Dec)	0		291,522	302,909	237,312
Securities underwriting		0	0	0	0
Standby letters of credit	162,205	152,371	177,960	153,743	190,681
Commercial and similar letters of credit	4,753	3,799	8,913	22,035	199,480
Securities lent	23,194	35,514	29,145	28,906	35,867
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	477,387,844	0	0	0	0
Written options contracts (interest rate)	3,575,733	0	0	0	0
Purchased options contracts (interest rate)	50,000	0	0	0	0
Interest rate swaps	1,550,647	695,865	1,693,390	865,884	968,053
Futures and forward foreign exchange	112,124	31,779	111,618	3,311	47,674
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						26.65	22.01	72	32.25	23.52	80	33.73	24.05	79	
Standby letters of credit	0.31	0.66	33	0.46	0.72	45	0.49	0.71	46	0.57	0.84	49	0.83	0.92	58
Commercial and similar letters of credit	0.01	0.02	63	0.01	0.02	66	0.02	0.02	74	0.08	0.02	88	0.86	0.02	99
Securities lent	0.04	0.10	84	0.11	0.23	83	0.08	0.18	82	0.11	0.40	80	0.16	0.62	80
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	914.59	47.31	94	2.18	51.49	9	4.95	48.62	13	3.24	68.47	13	4.40	65.81	19
Interest rate contracts	914.38	35.15	96	2.09	36.10	10	4.64	34.36	17	3.23	47.31	14	4.19	43.84	20
Interest rate futures and forward contracts	904.57	4.39	99	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	6.78	1.69	91	0	2.33	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0.09	1.29	51	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	2.94	20.27	22	2.09	20.71	18	4.64	20.83	24	3.23	28.86	17	4.19	26.74	22
Foreign exchange contracts	0.21	6.12	67	0.10	5.79	60	0.31	6.01	65	0.01	10.12	47	0.21	10.92	56
Futures and forward foreign exchange contracts	0.21	3.76	69	0.10	3.70	62	0.31	3.47	68	0.01	5.23	49	0.21	5.22	59
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							40.14	42.82	65	45.49	45.53	68	49.03	44.93	70

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	482,676,348	727,644	1,805,008	869,195	1,015,727
Interest rate contracts	482,564,224	695,865	1,693,390	865,884	968,053
Foreign exchange contracts.....	112,124	31,779	111,618	3,311	47,674
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	477,499,968	31,779	111,618	3,311	47,674
Written options	3,575,733	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	3,575,733	0	0	0	0
Purchased options	50,000	0	0	0	0
Exchange-traded.....	50,000	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	1,550,647	695,865	1,693,390	865,884	968,053
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	482,676,348	727,644	1,805,008	869,195	1,015,727
Interest rate contracts	482,564,224	695,865	1,693,390	865,884	968,053
Foreign exchange contracts.....	112,124	31,779	111,618	3,311	47,674
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	479,100,615	727,644	1,805,008	869,195	1,015,726
One year or less	475,405,968	31,779	111,618	153,311	48,321
Over 1 year to 5 years	3,047,081	25,973	1,024,846	23,083	152,875
Over 5 years	647,566	669,892	668,544	692,801	814,530
Gross negative fair value (absolute value)	103,800	93,000	87,500	55,562	25,435
Gross positive fair value.....	95,229	4,082	4,158	1,877	2,637
Held for trading.....	0	0	0	0	0
Non-traded.....	95,229	4,082	4,158	1,877	2,637
Current credit exposure on risk-based capital derivative contracts	13,529	3,958	3,534	1,847	241
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	99.98	94.10	51	95.63	94.62	33	93.82	94.10	29	99.62	93.44	50	95.31	92.91	40
Percent of Notional Amount															
Interest rate contracts	0.02	3.22	53	4.37	3.07	76	6.18	3.49	82	0.38	3.20	55	4.69	3.39	74
Foreign exchange contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Equity, commodity, and other contracts	98.93	12.59	99	4.37	14.59	40	6.18	14.05	47	0.38	13.49	16	4.69	12.78	42
Futures and forwards	0.74	7.18	22	0	8.60	6	0	8.18	6	0	5.91	6	0	6.60	7
Written options	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Exchange-traded	0.74	6.91	22	0	8.13	7	0	7.73	7	0	5.10	6	0	5.49	8
Over-the-counter	0.01	3.41	39	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Purchased options	0.01	0.12	82	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Exchange-traded	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Over-the-counter	0.32	71.71	6	95.63	67.37	80	93.82	68.76	76	99.62	69.75	90	95.31	70.34	73
Swaps	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Held for trading	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Interest rate contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Foreign exchange contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	99.98	56.22	72	95.63	54.32	67	93.82	53.82	66	99.62	52.22	74	95.31	50.60	69
Foreign exchange contracts	0.02	0.36	68	4.37	0.39	93	6.18	0.46	93	0.38	0.34	78	4.69	0.57	92
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	99.26	91.91	64	100	90.28	76	100	91.48	75	100	93.86	75	100	94.47	70
One year or less	98.49	27.90	93	4.37	31.66	19	6.18	32.05	24	17.64	32.17	44	4.76	32.51	23
Over 1 year to 5 years	0.63	29.78	12	3.57	27.15	16	56.78	27.06	91	2.66	30.45	17	15.05	31.16	27
Over 5 years	0.13	29.19	12	92.06	28.15	97	37.04	29.56	58	79.71	28.09	92	80.19	28.71	94
Gross negative fair value (absolute value)	0.02	1.18	5	12.78	1.65	99	4.85	1.55	96	6.39	0.83	99	2.50	0.72	97
Gross positive fair value	0.02	1.59	3	0.56	2.48	9	0.23	2.23	4	0.22	1.19	6	0.26	0.85	8
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.05	60	0.03	0.07	50	0.03	0.07	48	0.02	0.06	56	0.01	0.06	44
Gross positive fair value (X)	0.02	0.06	43	0	0.10	6	0	0.09	7	0	0.07	10	0	0.06	9
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.02	0.01	80	0	0.02	20	0	0.02	24	0	0.01	29	0	0.01	29
Current credit exposure (X)	0	0.05	24	0	0.07	18	0	0.06	16	0	0.05	14	0	0.04	12
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.03	0.59	21	0.01	0.91	16	0.01	0.85	15	0.01	0.73	14	0	0.53	11

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	278,954	167,797	167,797	152,717	140,050
Gross losses	7,758	14,593	20,358	9,122	16,420
Write-downs, transfers to loans held-for-sale	0	0	0	1,396	0
Recoveries	3,115	4,098	5,907	5,702	6,087
Net losses	4,643	10,495	14,451	3,420	10,333
Provision for loan and lease losses	-27,450	134,130	106,480	18,500	23,000
Adjustments	0	19,128	19,128	0	0
Ending balance	246,861	310,560	278,954	167,797	152,717
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.08	-0.12	57	0.59	0.66	48	0.34	0.51	28	0.07	0.15	31	0.11	0.14
Provision for loan and lease losses / Average loans and leases	-0.11	-0.21	60	0.76	1.06	36	0.44	0.82	24	0.10	0.24	29	0.14	0.24
Provision for loan and lease losses / Net loan and lease losses	-591.21	-65.12	12	1,278.04	587.54	86	736.83	487.86	79	540.94	130.58	96	222.59	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	0.71	1.32	12	1.19	1.58	29	1.03	1.58	16	0.80	0.83	47	0.86	0.90
Allowance for loan and lease losses / Total loans and leases	0.60	1.30	9	1.19	1.55	30	1.03	1.55	17	0.79	0.81	49	0.86	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	39.88	17.40	86	22.19	11.29	85	19.30	11.58	80	49.06	8.03	96	14.78	7.54
Allowance for loan and lease losses / Nonaccrual assets	283.77	330.05	53	207.02	301.93	38	228.76	299.17	48	301.07	218.72	80	550.41	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	53.50	271.93	7	178.40	249.38	37	242.41	244.34	60	301.07	151.73	88	538.87	160.51
Gross loan and lease losses / Average loans and leases	0.03	0.20	9	0.08	0.35	15	0.08	0.34	13	0.05	0.28	11	0.10	0.30
Recoveries / Average loans and leases	0.01	0.08	8	0.02	0.07	24	0.02	0.07	20	0.03	0.08	25	0.04	0.09
Net losses / Average loans and leases	0.02	0.12	21	0.06	0.28	19	0.06	0.27	19	0.02	0.21	11	0.07	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0.01	0	87	0	39
Recoveries / Prior year-end losses	15.30	25.09	34	44.92	24.77	87	64.76	33.98	87	34.73	36.22	57	55.32	41.30
Earnings coverage of net loan and lease losses (X)	169.20	26.30	93	49.17	20.97	86	50.45	22.91	87	182.08	24.40	93	51.61	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0	0.02	42	0.01	0.04	33	0	0.04	27	0	0.01	28	-0.02	0.02
Real estate loans secured by 1-4 family	0	-0.01	59	0	0.01	36	0	0.01	35	0.01	0.01	57	0.01	0.01
Revolving	0	-0.07	58	-0.04	0.01	22	-0.04	0.01	21	-0.04	0.02	16	-0.38	0.03
Closed-end	0	-0.01	60	0	0.01	49	0	0	48	0.01	0	66	0.04	0.01
Commercial real estate loans	0	0.04	37	0.01	0.06	39	0	0.07	26	-0.01	0.01	17	-0.03	0.01
Construction and land development	0	0.01	49	0	0	41	0	0	43	0	-0.01	76	-0.07	-0.03
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01
Other	0	0.01	44	0	0	37	0	0	35	0	-0.01	78	-0.07	-0.02
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0
Nonfarm nonresidential	0	0.05	40	0.01	0.08	39	0.01	0.11	25	-0.01	0.02	14	-0.02	0.02
Owner-occupied	0	0.01	26	0	0.02	46	0	0.02	38	-0.01	0.01	10	-0.01	0.01
Other	0	0.04	50	0.01	0.05	51	0.01	0.08	36	0	0.01	23	-0.01	0.01
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans	0.04	0.19	32	0.18	0.46	37	0.19	0.47	30	0.07	0.37	16	0.29	0.31
Loans to individuals	0.72				1.25			1.13		0.93	1.17	50	0.52	1.16
Credit card loans		2.27			3.33			2.92			3.11			2.92
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15
Loans to foreign governments and institutions		0			0			0			0		0	
Other loans and leases	0.03	0.09	53	0	0.14	14	0	0.15	14	0	0.15	13	0	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		96,406		24,259		11,177		14,478		16,557
90+ days past due loans and leases		383,799		28,129		0		0		594
Nonaccrual loans and leases		77,659		145,949		115,074		55,733		27,746
Total past due and nonaccrual loans and leases		557,864		198,337		126,251		70,211		44,897
Restructured 30–89 days past due		0		0		0		0		133
Restructured 90+ days past due		0		16,866		0		0		0
Restructured nonaccrual		28,307		31,565		28,380		10,597		8,036
Total restructured loans and leases		28,307		48,431		28,380		10,597		8,169
30–89 days past due loans held for sale		72,786		0		0		0		0
90+ days past due loans held for sale		383,466		0		0		0		0
Nonaccrual loans held for sale		0		20,764		0		0		0
Total past due and nonaccrual loans held for sale		456,252		20,764		0		0		0
Restructured loans and leases in compliance		30,566		23,760		43,755		34,308		43,781
Other real estate owned		11,478		8,591		1,436		13,850		17,924
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		9,333		4,062		6,870		0		0
Total other assets past due and nonaccrual		9,333		4,062		6,870		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.23	0.29	50	0.09	0.37	15	0.04	0.39	3	0.07
90+ days past due loans and leases	0.93	0.09	93	0.11	0.13	68	0	0.12	9	0
Nonaccrual loans and leases	0.19	0.54	13	0.56	0.66	46	0.43	0.66	33	0.26
90+ days past due and nonaccrual loans and leases	1.12	0.68	83	0.67	0.84	43	0.43	0.85	23	0.26
30–89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0
90+ days past due restructured	0	0	30	0.06	0.01	93	0	0.01	29	0
Nonaccrual restructured	0.07	0.12	45	0.12	0.14	54	0.10	0.13	50	0.05
30–89 days past due loans held for sale	0.18	0	97	0	0	40	0	0	38	0
90+ days past due loans held for sale	0.93	0	99	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0.08	0	95	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.23	0.29	50	0.09	0.37	15	0.04	0.40	3	0.07
90+ days past due assets	0.93	0.09	93	0.11	0.13	68	0	0.12	8	0
Nonaccrual assets	0.21	0.55	14	0.58	0.67	46	0.45	0.67	37	0.26
30+ days past due and nonaccrual assets	1.37	1	75	0.78	1.25	29	0.49	1.29	10	0.33
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.89	0.40	90	0.53	0.52	59	0.33	0.52	34	0.21
90+ days past due and nonaccrual assets + other real estate owned	0.91	0.42	90	0.56	0.55	57	0.34	0.55	32	0.26
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.23	0.48	19	0.59	0.61	51	0.44	0.60	34	0.39
Allowance for loan and lease losses	48.49	67.85	37	62.84	66.38	56	57.45	66.66	44	61.91
Equity capital + allowance for loan and lease losses	2.51	4.12	26	5.52	5.10	60	4.34	4.97	44	3.26
Tier 1 capital + allowance for loan and lease losses	2.83	4.89	25	5.91	6.26	52	4.66	6.05	38	3.53
Loans and leases + other real estate owned	0.29	0.82	12	0.75	0.98	41	0.59	0.97	27	0.49

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.37	0.25	75	0.14	0.35	30	0.08	0.39	14	0.13	0.38	16	0.15	0.42	17
	90+ days past due		1.57	0.12	94	0.09	0.17	66	0	0.16	14	0	0.16	13	0.01	0.22	29
	Nonaccrual.....		0.17	0.60	16	0.63	0.70	50	0.68	0.76	53	0.28	0.46	36	0.13	0.57	12
Commercial and industrial	30–89 days past due		0.05	0.24	15	0.10	0.24	32	0.01	0.23	6	0	0.31	7	0.01	0.30	7
	90+ days past due		0	0.02	17	0.22	0.03	94	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		0.32	0.65	32	0.94	0.80	65	0.34	0.75	27	0.46	0.83	33	0.35	0.76	32
Individuals	30–89 days past due		0	0.60	4	0	0.74	4	0.77	0.83	53	0	0.83	5	0	0.84	5
	90+ days past due		0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0.94	0.17	93	1.50	0.24	93	1.29	0.28	91	0	0.17	11	1.68	0.23	94
Depository institution loans	30–89 days past due			0.03			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.02	0.11	47	0	0.14	19	0	0.18	15	0	0.20	14	0.05	0.17	43
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.07	0.13	61	0	0.19	37	0.07	0.15	56	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.64	0.36	80	0.44	0.51	49	0.43	0.65	40	0.42	0.67	34	0.83	0.71	64
	90+ days past due	2.74	0.25	92	0	0.36	16	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.07	0.76	8	0.23	0.91	13	0.47	0.89	28	0.26	0.73	15	0.99	0.86	65
Revolving	30–89 days past due	0.01	0.33	13	0.07	0.40	17	0	0.48	5	0.15	0.45	19	0	0.50	5
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0	1.05	6	0.28	1.28	19	0.01	1.13	11	0.67	1	51	4.90	1.17	91
Closed-end	30–89 days past due	0.66	0.36	77	0.49	0.52	55	0.49	0.65	48	0.44	0.70	38	0.90	0.75	67
	90+ days past due	2.82	0.27	92	0	0.41	17	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.07	0.71	7	0.22	0.89	14	0.53	0.87	36	0.22	0.70	15	0.70	0.84	47
Junior lien	30–89 days past due	0	0.01	13	0	0.02	9	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	6	0	0.05	7	0	0.04	6	0.02	0.04	39	0	0.06	6
Commercial real estate	30–89 days past due	0.01	0.16	11	0.07	0.21	31	0	0.26	4	0.06	0.18	29	0.05	0.17	19
	90+ days past due	0	0.01	26	0.12	0.02	89	0	0.02	23	0	0.03	19	0.01	0.03	53
	Nonaccrual	0.31	0.48	45	0.73	0.53	65	0.73	0.62	64	0.28	0.23	67	0.01	0.28	10
Construction and development	30–89 days past due	0	0.15	18	0.29	0.24	70	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.31	14	0.09	0.32	46	0.08	0.41	42	0.11	0.20	55	0.02	0.19	34
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.10	21	0.29	0.17	77	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.25	15	0.09	0.26	50	0.08	0.35	49	0.11	0.17	63	0.02	0.15	41
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.01	0.12	17	0	0.21	7	0	0.23	6	0.07	0.14	35	0.07	0.17	27
	90+ days past due	0	0.01	28	0.16	0.02	92	0	0.02	26	0	0.03	22	0.01	0.03	58
	Nonaccrual	0.44	0.58	50	0.95	0.68	69	0.97	0.80	63	0.34	0.28	66	0	0.30	5
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	7	0	0.07	8	0.01	0.07	19	0.07	0.09	46
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0.01	0.01	69
	Nonaccrual	0.24	0.20	59	0.54	0.26	86	0.47	0.27	75	0.06	0.16	30	0	0.17	6
Other	30–89 days past due	0.01	0.07	36	0	0.13	12	0	0.14	11	0.07	0.07	60	0	0.07	8
	90+ days past due	0	0.01	34	0.16	0.01	92	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.19	0.31	49	0.41	0.36	59	0.50	0.44	61	0.27	0.10	85	0	0.13	7
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018											
Common Equity Tier 1 Capital																
Common stock plus related surplus	1,609,870	1,312,449	1,319,798	1,311,423	1,364,651											
Retained earnings	2,610,596	1,894,957	2,053,832	1,680,317	1,282,705											
Accumulated other comprehensive income (AOCI)	42,592	78,585	92,257	25,008	-33,622											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	4,263,058	3,285,991	3,465,887	3,016,748	2,613,734											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	609,527	297,463	296,913	297,850	297,537											
Accumulated other comprehensive income-related adjustments	42,709	74,084	91,788	21,379	-47,055											
Other deductions from common equity tier 1 capital	-117	4,501	469	3,629	13,432											
Subtotal:	3,610,939	2,909,943	3,076,717	2,693,890	2,349,820											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	3,610,939	2,909,943	3,076,717	2,693,890	2,349,820											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	375,970	81,500	81,500	81,500	81,500											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	375,970	81,500	81,500	81,500	81,500											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	375,970	81,500	81,500	81,500	81,500											
Tier 1 Capital																
Tier 2 Capital																
Tier 2 capital instruments and related surplus	762,434	173,333	172,647	305,732	305,131											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	222,640	341,996	282,157	0	0											
Allowance for loan and lease losses in tier 2 capital	228,305	287,647	258,992	176,752	160,905											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity																
Tier 2 capital before deductions	1,213,379	802,976	713,796	482,484	466,036											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	1,213,379	802,976	713,796	482,484	466,036											
Exited advanced approach tier 2 capital																
Total capital	5,200,288	3,794,419	3,872,013	3,257,874	2,897,356											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	51,277,974	32,487,657	34,645,901	26,408,103	22,502,727											
Less: Deductions from common equity tier 1 capital	609,527	297,463	296,912	297,848	297,536											
Less: Other deductions	-328	-316	-319	-20	392											
Total assets for leverage ratio	50,668,775	32,190,510	34,349,308	26,110,275	22,204,799											
Total risk-weighted assets	41,400,230	29,079,735	31,015,354	25,390,142	21,983,976											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	8.72	12.59	3	10.01	12.26	17	9.92	12.35	11	10.61	12.11	27	10.69	12.09	31	
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	
Tier 1 capital, column A	9.63	13.31	3	10.29	12.97	6	10.18	13.08	3	10.93	12.78	23	11.06	12.85	21	
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45	
Total capital, column A	12.56	15.21	6	13.05	15.12	13	12.48	15.23	6	12.83	14.36	26	13.18	14.45	33	
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45	
Tier 1 leverage	7.87	9.07	17	9.29	9.05	59	9.19	9.13	52	10.63	9.76	75	10.95	9.71	84	
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		0			0			0			0			0				
Total property and casualty assets		0			0			0			0			0				
Reinsurance recoverables (P/C)																		
Total life and health assets		0			0			0			0			0				
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)		0			0			0			0			0				
Total insurance underwriting equity		0			0			0			0			0				
Total property and casualty equity		0			0			0			0			0				
Total life and health equity		0			0			0			0			0				
Total insurance underwriting net income		0			0			0			0			0				
Total property and casualty		0			0			0			0			0				
Total life and health		0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0				
Unearned premiums (P/C)		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0				
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		0			0			0			0			0				
Other insurance activities income		0			0			0			0			0				
Insurance and reinsurance underwriting income		0			0			0			0			0				
Premiums		0			0			0			0			0				
Credit related insurance underwriting		0			0			0			0			0				
Other insurance underwriting		0			0			0			0			0				
Insurance benefits, losses, expenses		0			0			0			0			0				
Net assets of insurance underwriting subsidiaries		0			0			0			0			0				
Life insurance assets		179,198			175,478			176,286			174,046			170,145		2.12	9.53	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	10			
Premium income / Insurance activities revenue	2.90			2.06			2.84			7.32			4.86					
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	4.23	11.72	23	5.31	11.07	28	5.13	11.03	27	5.91	11.51	30	6.58	10.22	35			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	219,492	440,365	440,055	309,743	243,870
Real estate loans.....	15,068	163,816	163,285	168,958	169,348
Commercial and industrial loans	204,424	276,549	276,770	140,785	74,522
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	219,492	440,365	440,055	309,743	243,870
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-50.16	-0.16	8	30.07	-0.58	87	42.07	-2.40	89	27.01	22.48	76	22.65	7.24	72
Total selected assets.....	-50.16	3.36	8	30.07	2.65	84	42.07	2.04	86	27.01	12.40	80	22.65	3.24	74
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		4,223,164	0	0	0	0	0	
1–4 family residential loans		4,223,164	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		8	0	0	0	0	0	0
1–4 family residential loans		8	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		39.12						
Home equity lines		0.85						
Credit card receivables.....		0						
Auto loans and other consumer loans.....		0.01						
Commercial and industrial loans		20.74						
All other loans and leases.....		39.28						

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0					
1–4 family residential loans.....	0					
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....	0					
Seller's interest carried as securities and loans	0					
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	15.46	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	57,138	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	57,138	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	1,878	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	1,878	0	0	0	0	
Total past due securitized assets.....	59,016	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans		1.35			
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases		1.35			
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans		0.04			
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases		0.04			
Total 90+ days past due securitized assets		1.40			
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans		0			
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases		0			
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		0.82			
Home equity lines		0.01			
Credit card receivables					
Commercial and industrial loans		0.05			
All other loans and leases		0.01			
Total managed loans past due 30–89 days		0.34			
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		2.16			
Home equity lines		0			
Credit card receivables					
Commercial and industrial loans		0			
All other loans and leases		0			
Total managed loans past due 90+ days		0.85			
Total Past Due Managed Assets		1.18			
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans		0			
Home equity lines		0			
Credit card receivables					
Commercial and industrial loans		0.04			
All other loans and leases		0.01			
Net Losses on Managed Assets Percent of Total Managed Assets		0.01			

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		50,000	145,000	160,000	130,000	150,000	-65.52	
Dividends		50,000	145,000	160,000	130,000	150,000	-65.52	
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	4,000	2,116		-100.00
Dividends		0	0	0	4,000	2,116		-100.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		50,000	145,000	160,000	134,000	152,116	-65.52	323.91
Securities gains (losses)		15	0	0	0	-1,031		-98.50
Other operating income		13,167	3,025	7,504	5,455	5,507	335.27	231.41
Total operating income		63,182	148,025	167,504	139,455	156,592	-57.32	276.78
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		10,658	6,070	7,667	10,283	9,791	75.58	410.69
Other expenses		22,150	17,938	22,670	23,814	23,183	23.48	86.04
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		32,808	24,008	30,337	34,097	32,974	36.65	207.22
Income (loss) before taxes		30,094	122,065	137,479	107,833	122,808	-75.35	394.15
Applicable income taxes (credit)		-3,225	-4,826	-4,505	-5,628	-10,436		
Extraordinary items								
Income before undistributed income of subsidiaries		33,319	126,891	141,984	113,461	133,244	-73.74	264.34
Equity in undistributed income of subsidiaries		619,934	186,114	364,657	385,710	302,544	233.09	242.78
Bank subsidiaries		603,088	185,761	364,450	391,974	313,490	224.66	213.44
Nonbank subsidiaries		16,846	353	207	-6,264	-10,946	4672.24	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		653,253	313,005	506,641	499,171	435,788	108.70	243.82
Memoranda								
Bank net income		653,088	330,761	524,450	521,974	463,490	97.45	239.43
Nonbank net income		16,846	353	207	-2,264	-8,830	4672.24	6978.15
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		4,868,092	88.95	3,295,229	94.67	3,497,462	95.25	3,066,577	2,592,022	47.73	147.59
Common and preferred stock		4,864,852	88.89	3,290,030	94.52	3,493,480	95.14	3,063,470	2,589,122	47.87	147.64
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		3,240	0.06	5,199	0.15	3,982	0.11	3,107	2,900	-37.68	92.97
Investment in nonbank subsidiaries		66,718	1.22	50,019	1.44	49,872	1.36	52,337	58,924	33.39	46.75
Common and preferred stock		66,718	1.22	50,019	1.44	49,872	1.36	52,337	58,924	33.39	46.75
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		43,890	0.80	53,927	1.55	54,925	1.50	59,890	66,278	-18.61	-3.60
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		474,173	8.66	67,822	1.95	55,397	1.51	75,815	115,652	599.14	2028.53
Cash and due from unrelated depository institution		70	0	70	0	70	0	70	69	0.00	29.63
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		19,677	0.36	13,719	0.39	14,084	0.38	19,381	24,306	43.43	69.16
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		5,472,620	100.00	3,480,786	100.00	3,671,810	100.00	3,274,070	2,857,251	57.22	161.71
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		762,434	13.93	173,333	4.98	172,647	4.70	167,634	150,319	339.87	350.81
Other liabilities		16,333	0.30	9,724	0.28	6,445	0.18	14,557	31,612	67.97	376.18
Balance due to subsidiaries and related institutions		179,866	3.29	73,683	2.12	79,224	2.16	75,131	61,587	144.11	193.75
Total liabilities		958,633	17.52	256,740	7.38	258,316	7.04	257,322	243,518	273.39	310.05
Equity Capital		4,513,987	82.48	3,224,046	92.62	3,413,494	92.96	3,016,748	2,613,733	40.01	143.03
Perpetual preferred stock (income surplus)		294,470	5.38	0	0	0	0	0	0	0	
Common stock		10	0	10	0	10	0	10	10	0.00	0.00
Common surplus		1,695,750	30.99	1,383,537	39.75	1,390,923	37.88	1,374,141	1,417,724	22.57	23.93
Retained earnings		2,567,055	46.91	1,833,012	52.66	2,001,439	54.51	1,680,317	1,282,705	40.05	467.13
Accumulated other comprehensive income		42,592	0.78	78,585	2.26	92,257	2.51	25,008	-33,623	-45.80	17.04
Other equity capital components		-85,890	-1.57	-71,098	-2.04	-71,135	-1.94	-62,728	-53,083		
Total liabilities and equity capital		5,472,620	100.00	3,480,786	100.00	3,671,810	100.00	3,274,070	2,857,251	57.22	161.71
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		79,876	1.46	73,443	2.11	78,868	2.15	74,366	61,057	8.76	30.97
Notes payable to subsidiaries that issued TPS		81,500	1.49	81,500	2.34	81,500	2.22	81,500	81,500	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		99,990	1.83	0	0	357	0.01	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	22.75	12.52	93	13.45	6.29	92	16.08	7.29	94	17.63	9.68	95	18.08	10.40	96
Bank net income / Average equity investment in banks	20.74	12.35	91	14.06	6.43	92	16.34	7.45	94	18.43	10.51	91	18.96	11.19	92
Nonbank net income / Average equity investment in nonbanks	38.28	13.18	87	0.93	8.01	29	0.41	9.75	22	-3.96	7.89	9	-13.65	7.10	4
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	99.97	96.45	34	105.67	87.60	63	103.52	88.16	55	104.57	82.22	64	106.36	82.56	75
Nonbank net income / Parent net income	2.58	3.22	70	0.11	4.43	36	0.04	3.59	32		5.93			3.78	
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	21.24	16.51	74	7.96	20.37	30	7.57	20.06	27	8.53	20.43	36	9.32	20.88	42
Total debt / Equity capital	16.89	11.37	75	5.38	14.74	35	5.06	14.41	34	5.56	14.31	44	5.75	14.69	47
Total debt + notes payable to subs that issued TPS / Equity capital	18.70	13.41	75	7.90	17.04	33	7.45	16.67	29	8.26	16.36	44	8.87	17.10	46
Total debt + Loans guaranteed for affiliate / Equity capital	16.89	11.46	75	5.38	15.02	35	5.06	14.68	33	5.56	14.56	43	5.75	15.14	46
Total debt / Equity capital – excess over fair value	16.89	11.47	75	5.38	14.86	35	5.06	14.52	34	5.56	14.51	44	5.75	14.81	47
Long-term debt / Equity capital	16.89	10.65	75	5.38	13.73	36	5.06	13.56	35	5.56	13.04	45	5.75	13.37	47
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	2.22	0.10	93	0	0.05	41	0.01	0.06	84	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	46.99	40.69	48	28.01	32.61	46	31.47	34.67	44	42.59	28.44	63	41.70	28.63	65
Double Leverage															
Equity investment in subs / Equity capital	109.25	103.15	80	103.60	103.27	57	103.80	102.81	58	103.28	103.22	54	101.31	103.10	46
Total investment in subs / Equity capital	109.32	108.29	71	103.76	110.46	44	103.92	110.16	44	103.39	111.07	39	101.42	112.48	32
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.48	0.27	70	0.28	0.69	45	0.26	0.47	46	0.20	0.36	47	0.08	0.35	41
Equity investment in subs – equity cap / Net income-div (X)	0.55	0.85	50	0.37	2.31	18	0.32	1.82	13	0.22	1.22	17	0.08	1.22	8
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	57.48	152.56	12	155.63	128.63	73	132.93	136.59	57	173.18	177.68	56	506.54	162.34	96
Cash from ops + noncash items + op expense / Op expense + dividend	145.60	155.61	54	164.49	142.45	71	139.24	147.24	56	187.65	190.27	54	486.23	174.91	96
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	450.04	94.59	98	94.84	140.42	27	86.68	134.08	19	56.71	116.34	11	279.44	103.19	96
Pretax operating income + interest expense / Interest expense	382.36	1,645.53	19	2,110.96	1,826.91	77	1,893.13	2,016.32	72	1,148.65	1,968.54	44	1,354.29	2,898.75	58
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	341.78	1,896.20	18	1,552.12	1,413.95	72	1,394.89	1,539.23	67	841.32	1,632.83	36	987.98	1,369.37	50
Dividends + interest from subsidiaries / Interest expense + dividends	50.87	174.48	12	176.62	144.62	71	146.92	150.43	57	217.49	210.80	60	1,553.63	188.90	99
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	6.53	40.79	16		26.65		1,419.16	35.64	96		57.11				33.93
Other Ratios															
Net assets that reprice within 1 year / Total assets	8.71	3.29	84	2.60	3.69	52	2.27	3.85	48	2.69	2.64	59	4.28	2.61	67
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.52	1.76	73	0.57	2.95	70	0.87	2.66	75	0.80	5.62	68	0.90	5.50	68
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	263.02	69.90	95	59.92	84.44	34	71.30	81.10	52	45.24	57.84	44	0	57.26	2
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	13.42	27.22	24	24.29	49.77	22	19.98	42.29	20	10.28	33.08	13	0	27.33	5
Dividends declared / Net income	19.70	9.25	93	10.19	3.19	91	12.86	4.14	93	15.82	6.46	96	18.08	7.33	97
Percent of Dividends Paid															
Dividends from bank subsidiaries	57.05	160.45	22	190.72	130.19	73	158.04	132.17	63	253.26	178.13	74		157.73	
Dividends from nonbank subsidiaries	0	6.19	21	0	3.74	26	0	3.41	23	7.79	7.53	75		7.13	
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42		16.86	
Dividends from all subsidiaries	57.05	213.42	13	190.72	167.02	69	158.04	174.85	55	261.06	260.40	67		215.26	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	7.66	43.30	14	43.84	61.85	35	30.51	60.28	25	24.91	66.55	16	32.36	60.71	22
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	7.66	48.70	14	43.84	71.13	34	30.51	62.88	22	24.91	69.36	15	32.36	63.43	20
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	66.90	8	0	52.29	17	0	56.39	15		82.95			51.40	
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32		20.25			18.56	
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39		1.92			2.96	
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46		1.06			0.15	
Operating income from nonbank subsidiaries	0	94.31	2	0	70.62	11	0	79.84	8		150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	79.14	72.55	32	97.96	68	67	95.52	69.76	55	93.22	67.32	49	95.79	65.18	62
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	79.14	82.68	26	97.96	80.80	52	95.52	82.20	39	93.22	78.80	35	95.79	74.20	44
Dividends from nonbank subsidiaries	0	3.56	21	0	2.36	25	0	1.95	23	2.87	2.65	74	1.35	2.57	71
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	5.69	14	0	5.80	18	0	4.70	16	2.87	7.29	66	1.35	7.64	61
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	10.48	28.03	44	42.37	27.05	73	45.68	27.08	73	44.36	28.33	73	40.62	26.53	72